

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 8974-CO10-0730-009

IN THE MATTER OF:

American Family Life Assurance
Company of Columbus,

Respondent

1932 Wynnton Road
Columbus , GA 31999

NAIC No.: 60380

FILED

AUG 23 2010

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”) and American Family Life Assurance Company of Columbus (“AFLAC” or “Respondent”) an insurance company authorized to conduct business in the State of Indiana, signed an Agreed Entry which purports to resolve all issues involved in the actions by the Department regarding Respondent’s Certificate of Authority, and which has been submitted to the Commissioner of Insurance (“Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as attached as Exhibit A as a resolution of this matter.


IT IS THEREFORE ORDERED, by the Commissioner of Insurance:

1. Respondent will provide all of its regional and state sales coordinators in Indiana with a memorandum, previously submitted to and reviewed by the Department, and

training on the Respondent's commitment to complying with Indiana Code § 27-4-3-2(a).

2. Respondent has chosen not to distribute the memorandum discussed in paragraph #1 to its entire Indiana sales force, notwithstanding the Department's recommendation that it do so. In light of that course of action by Respondent, the Department has told Respondent that it will hold Respondent, and its regional and state sales coordinators in Indiana, responsible for any failure by Respondent or its regional and state sales coordinators in Indiana to properly and completely abide by Indiana Code § 27-4-3-2(a).
3. Respondent will carefully review all termination recommendations made by all of its regional and state sales coordinators in Indiana to ensure compliance with Indiana Code § 27-4-3-2(a).

ALL OF WHICH IS ORDERED this 23rd day of August, 2010.


Stephen W. Robertson,
Executive Director/Acting Commissioner
Indiana Department of Insurance

Distribution:

Nikolas P. Mann.
Indiana Department of Insurance
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Baker & Daniels

Attn: Richard T. Freije
300 N. Meridian Street, Ste 2700
Indianapolis IN 46204-1782

**American Family Life Assurance
Company of Columbus**

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Columbus , GA 31999

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AGREED ENTRY

This Agreed Entry is executed by American Family Life Assurance Company of Columbus ("AFLAC" or "Respondent") and Nikolas P. Mann, Attorney, Deputy Commissioner, Enforcement Division for the Indiana Department of Insurance (the "Department") to resolve all issues relating to the above-referenced cause number. This Agreed Entry is subject to the review and approval of the Commissioner of the Indiana Department of Insurance.

WHEREAS, AFLAC is a Nebraska domiciled insurance company with its principal place of business in Columbus, Georgia; and

WHEREAS, AFLAC has a Certificate of Authority in the State of Indiana; and

WHEREAS, AFLAC was the subject of a complaint by an agent who was formerly appointed by AFLAC;

WHEREAS, AFLAC denies any wrongdoing in connection with that complaint; and

WHEREAS, the Department and AFLAC desire to resolve the issues without the necessity of a hearing;

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent will provide all of its regional and state sales coordinators in Indiana with a memorandum, previously submitted to and reviewed by the Department, and training on the Respondent's commitment to complying with Indiana Code § 27-4-3-2(a).
6. Respondent has chosen not to distribute the memorandum discussed in paragraph #5 to its entire Indiana sales force, notwithstanding the Department's recommendation that it do so. In light of that course of action by Respondent, the Department has told Respondent that it will hold Respondent, and its regional and state sales coordinators in Indiana, responsible for any failure by Respondent or its regional and state sales coordinators in Indiana to properly and completely abide by Indiana Code § 27-4-3-2(a).
7. Respondent will carefully review all termination recommendations made by all of its regional and state sales coordinators in Indiana to ensure compliance with Indiana Code § 27-4-3-2(a).
8. Respondent understands that failure to comply with this Agreed Entry may result in further administrative action by the Department.
9. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as a full resolution of this matter.

10. Respondent has carefully read this Agreed Entry and fully understands and accepts its terms.
11. Respondent has been represented by counsel, Richard T. Freije, Jr. and Caryn Glawe, Baker & Daniels LLP, throughout this matter.

Date: 7/21/10

AMERICAN FAMILY LIFE ASSURANCE COMPANY
OF COLUMBUS

By: Deborah B. Griffin

Name: Deborah B. Griffin

Its: 2nd Vice President

Date: 7/30/10

Nikolas P. Mann

Nikolas P. Mann, Attorney
Deputy Commissioner
Enforcement Division
Indiana Department of Insurance

STATE OF GEORGIA)

) SS:

COUNTY OF Muscogee)

Before me a Notary Public for Muscogee County, State of GA,
personally appeared Deborah Griffin,
and being first duly sworn by me upon his/her oath, says that the facts alleged in the foregoing
instrument are true.

Signed and sealed this 21 day of July, 2010.


Signature

Ryan A. Walker
Printed

MY COMMISSION EXPIRES OCT. 25, 2011

My Commissioner expires: _____

County of Residence: Muscogee